Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad
H2 2019 PB Sign Up Campaign
Terms and Conditions

Campaign

1. The H2 2019 Priority Banking (PB) Sign Up Campaign (“Campaign”) is valid from 01 July to 31 December 2019, both dates inclusive (“Campaign Period”).

2. This Campaign is open to Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) new Priority Banking clients and they must be New-to-Wealth.

3. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement these terms shall prevail limited only to the inconsistencies.

Note: Register your interest at -

Eligibility

4. This Campaign is open to:
   
i) Individuals who open any Current or Savings Account (“CASA”), except for Priority Plus Account-i within the Campaign Period and existing CASA account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (hereinafter referred to as “Eligible CASA”).
   
ii) Maintain all their accounts and debit card / debit card-i with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period to be eligible for the gift. (Thereafter referred to as “Eligible Account Holder”).
   
iii) The persons who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
   
iv) Account holders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible to participate in the Campaign.

v) For SCSB, this campaign is applicable for all Tawarruq Current or Savings Accounts except for Priority Plus Account-i.

Interpretation

For the purpose of this Campaign:

Ref. No. 06082019.2.3.q
a) “Campaign Months” refers to July, August, September, October, November and December 2019.

b) “Bank” refers to SCBMB and SCSB.

c) “New Eligible Account Holders” mean Eligible Account Holders who do not have existing account as stated in Clause 4(i) and 4(ii) with SCBMB / SCSB prior to the start of the Campaign Period.

d) “Existing Eligible Account Holders” mean Eligible Account Holders of SCBMB / SCSB who hold at least one (1) Eligible Account as stated in Clause 4(i).

e) “Fresh Funds” means funds which do not originate from any accounts held with SCBMB or SCSB. For avoidance of doubt, Fresh Funds are ascertained by calculating the Incremental Balance (“IB”) against the Baseline Balance as at 30 June 2019 in all current accounts, savings accounts and time deposit accounts held by the Eligible Account Holder with SCBMB and/or SCSB.

f) “Baseline Balance” means Eligible Account Holder’s sum of month-end balance as at 30 June 2019 in all current accounts, savings accounts and time deposit accounts held by the Eligible Account Holder with SCBMB and/or SCSB.

g) “Incremental Balance” (“IB”) is the difference between the sum of all current accounts, savings accounts and time deposit balances held by the Eligible Account Holder with SCBMB and SCSB as at the day the Fresh Funds were deposited (“Deposit Day”), minus the Baseline Balance with the condition that the incremental balance must be deposited in the Eligible Account.

h) “Eligible Account” means any Current or Savings Account (“CASA”) except for Priority Plus Account.

i) For “New-To-Bank” (“NTB”) clients who opened an Eligible Account during the Campaign Period, the Baseline Balance will be zero (0).

j) “Allocation Period” means six (6) months from the date of depositing / crediting of monies into the Eligible Account for the purposes of this Campaign.

k) “Bundle” means a combined placement or investment or purchase of a total of RM250,000 into Eligible Accounts and Selected Wealth Product, Selected Bancassurance Products based on Total Net Qualifying Cumulative Investment Points if Eligible Client subscribes with SCBMB/SCSB.

l) “Selected Wealth Products” means any Unit Trust (UT), Bonds including Sukuk (Bonds), or Fixed Coupon Investment (FCI) purchased through SCBMB or SCBS branches whereby the Eligible Account Holder:
   i. Pays a minimum sales charge of 2.5% for UT
   ii. Pays a minimum spread of 2% for Bonds
   iii. Pays a minimum sales charge of 1.5% for FCI

m) “Selected Bancassurance Products” means list of single premium/contribution and regular premium/contribution bancassurance products (including Takaful).

n) “Annual Premium Paid” (“APE”) is defined as the annualized premium or contribution amount for regular premium or contribution.

o) “New-To-Wealth Eligible Account Holders” mean Eligible Account Holders who have never invested (means no transaction) and do not have asset under management in any of the Selected Wealth Products, Selected Bancassurance Products or equity linked investment with SCBMB and SCSB for the past twelve (12) months prior to the Campaign Period.

p) “Total Net Qualifying Cumulative Investment” mean the Eligible Account Holder’s total net investment amount (Total Subscriptions minus Total Redemptions) in Selected Wealth Products and Selected Bancassurance Products, which are placed through SCBMB and/or SCSB during the Campaign Period.

1.1 “Total Subscriptions” means total investments made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment calculation.
1.2 “Total Redemptions” means total redemptions of UT, Bonds and FCI made 90 days prior to and during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment calculation.

1.3 The Total Net Qualifying Cumulative Investment in Selected Products is calculated as follows:

Total Subscriptions minus Total Redemptions in value during the Campaign Period.

Gifts

5. Under this Campaign, Eligible Account Holders will be entitled ONE (1) unit of Samsonite Pixelon Spinner 75/28 (“Luggage”) or one (1) unit of EQ Kuala Lumpur overnight stay experience package*. A total of sixty (60) and twenty (20) units of the Luggage and EQ Package are available under this Campaign respectively. The Gift is given on first come first serve basis. The Bank’s record as to time of submission of the Redemption Form shall be final and conclusive.

6. The Gift cannot be transferred, nor can they be exchanged for cash or for any other items.

7. The Gift will be delivered by courier within 8 to 12 weeks to the Eligible Account Holder’s address as maintained with the Bank after campaign period or after the allocation period ends (for CASA placement inclusive), as calculated from the date of the placement.

8. The Bank may change or substitute the Gift with an item of similar value if the Gift is unavailable, recalled, discontinued or out of stock by its manufacturer or distributor.

For EQ Kuala Lumpur overnight stay experience package (description)

9. EQ Kuala Lumpur overnight stay experience package includes:
   • 1 Night Stay @ Premier Room with breakfast and minibar for 2 persons
   • Club Access for 2 persons
   • Option of Teppanyaki Set Lunch for 2 persons at Kampachi EQ (Teppanyaki Option of Chicken, Beef or Seafood)
   • Back & Neck Massage (30 minutes) for 2 persons

10. The EQ Kuala Lumpur overnight stay experience will be fulfilled in the form of a letter or voucher for onwards booking with EQ Hotel Kuala Lumpur, and will be valid for 12 months from date of issuance.

11. Please make package reservations via EQ reservations department 72 hours prior to arrival by sending an email to reservations@kul.equatorial.com, subject to room availability. Black-out (excluded from booking) dates are 31 August 2020, 25 December 2020, 30 December 2020 and 3 January 2021.

Sign Up Options: Solo Selected Wealth Product or Selected Bancassurance Product

12. Unit Trust Investment / Islamic Unit Trust under the Employee Provident Fund (EPF) scheme is not allowed under this Campaign.

13. Selected Bancassurance Products is as per Table B below:

Ref. No. 06082019.2.3.q
Table B

<table>
<thead>
<tr>
<th>No</th>
<th>Bancassurance Products</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PRUaspire</td>
<td>Regular Premium/Contribution</td>
</tr>
<tr>
<td>2</td>
<td>PRUsignature</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>PRUsignature Infinite</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Premier One-i</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Premier Legacy</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>PRUsignature Income</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>PRUsignature SE</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>InvestLink</td>
<td>Single Premium</td>
</tr>
<tr>
<td>9</td>
<td>InvestLink Global</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>PRUheritage</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>PRUsignature Prime (USD denomination)</td>
<td></td>
</tr>
</tbody>
</table>

14. Computation of single premium/contribution Bancassurance investment for gift entitlement purpose is based on total amount of the single premium (in Ringgit Malaysia). Computation of regular premium / contribution for gift entitlement purpose is based on the APE with a maximum capping of 5 years (on Banca premium / contribution).

Example: Solo Selected Wealth Products/Selected Bancassurance Products

(1) Mr Gian invested RM250,000 in Selected Wealth Products by using Fresh Funds during the Campaign Period and paid a spread of 2.00% for Bonds investment. Mr Gian is entitled to one (1) unit of Samsonite Pixelon Spinner 75/28 one (1) unit of EQ Kuala Lumpur overnight stay experience package* as he has met the Campaign requirements.

(2) Ms Helen invested RM250,000 in Selected Wealth Products but only paid a spread of 1.50% for Bonds investment and 2.00% for Unit Trust investment. Ms Helen will therefore not be eligible for any gifts as she does not meet the minimum requirement under the Campaign terms.

Sign Up Option: Selected Wealth Products/Selected Bancassurance Products and CASA Bundle

15. To be eligible for Gift under the Bundle scenario, client must have a combined placement or investment or purchase a total of RM250,000 into Eligible Accounts and Selected Wealth Products/Selected Bancassurance Products

Example: CASA and Selected Wealth Products/Selected Bancassurance Products Bundle

- Mrs Dian has a Baseline Balance of RM100,000 as at 30 June 2019 and she brought in Fresh Funds of RM250,000 during the Campaign Period. She invested RM50,000 in Selected

Ref. No. 06082019.2.3.q
Wealth Products/Selected Bancassurance Products and placed RM200,000 in her Eligible Accounts (with an Incremental Balance of RM200,000). Mrs Dian is entitled one (1) unit of Samsonite Pixelon Spinner 75/28 one (1) unit of EQ Kuala Lumpur overnight stay experience package* as she has met the CASA and Selected Wealth Products/Selected Bancassurance Products Bundle requirements.

- Mr Lee has a Baseline Balance of RM100,000 as at 30 June 2019 and he brought in Fresh Funds of RM250,000 during the Campaign Period. He invested RM50,000 in Selected Wealth Products/Selected Bancassurance Products and placed RM200,000 in his Eligible Accounts. He also made withdrawals amounting to RM50,000 from his Eligible Accounts during the Campaign Period for his personal consumption with an Incremental Balance of RM150,000. He is therefore not entitled to the Gift as his net Incremental Balance plus his investment has not met the minimum Campaign requirements of RM250,000 (RM150,000 incremental balance plus RM50,000 investment = RM200,000)

16. Similarly, should the Eligible Account Holder's utilise his/her Baseline Balance amount as at 30 June 2019 and the difference in Incremental Balance is not reflected with a corresponding investment of Selected Wealth Products and/or Selected Bancassurance Products within the Campaign Period, Eligible Account Holder will not be entitled to any gift/s based on the Incremental Balance amount placed under the allocation period.

17. Tabulation of the investment in Selected Wealth Products will be based on a net total investment amount (Total Subscriptions minus Total Redemptions) during the Campaign Period.

18. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to purchases in the Selected Wealth Products and Selected Bancassurance Products.

**Sign Up Option: Solo CASA**

19. The Eligible Account Holders are required to fulfill all the following requirements in order to participate in this Campaign:
   a) Must deposit or credit Fresh Funds into the Eligible Accounts during the Campaign Period;
   b) Fresh Funds in Eligible Accounts must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period; and
   c) The Eligible Account Holder's Incremental Balance in the Eligible Account must fulfil minimum requirement under the campaign.

20. The Fresh Funds can be made in a single placement of RM250,000 throughout the Campaign Period in order to be entitled for the Gift.

**Example: Existing-To-Bank (ETB) Account Holder CASA Fresh Fund Placement**

- Mr Alex has a Baseline Balance of RM100,000 as at 30 June 2019 and he brought in Fresh Funds of RM250,000 into his Eligible Accounts during the Campaign Period. After the
Campaign ended. Mr Alex has a balance of RM350,000 in his Eligible Accounts with an Incremental Balance of RM250,000. Hence, he is entitled to the gift of one (1) unit of Samsonite Pixelon Spinner 75/28 one (1) unit of EQ Kuala Lumpur overnight stay experience package* as he has met the Campaign requirements.

- Mr Bob has a Baseline Balance of RM100,000 as at 30 June 2019 and he brought in Fresh Funds of RM300,000 into his Eligible Accounts during the Campaign Period. He also made withdrawals amounting to RM50,000 from his Eligible Accounts during the Campaign Period for his personal consumption. After the Campaign ended, Mr Bob has a balance of RM350,000 in his Eligible Accounts with an Incremental Balance of RM250,000 only. Hence, he will be eligible for the gift of one (1) unit of Samsonite Pixelon Spinner 75/28 one (1) unit of EQ Kuala Lumpur overnight stay experience package* as he has met the Campaign requirements.

Example: New-To-Bank (NTB) Account Holder Fresh Fund Placement

- Ms Cat is a NTB client of the Bank with zero Baseline Balance as at 30 June 2019. She brought in Fresh Funds of RM250,000 into her Eligible Accounts during the Campaign Period. After the Campaign ended, Ms Cat has a balance of RM250,000 in her Eligible Accounts with an Incremental Balance of RM1,000,000. Hence, she is entitled to for the gift of one (1) unit of Samsonite Pixelon Spinner 75/28 one (1) unit of EQ Kuala Lumpur overnight stay experience package* as he has met the Campaign requirements.

21. Redemption Form (“Form”) will be issued by the Bank’s branch to the Eligible Account Holder who deposited or placed fresh fund (i) upon clearance of the cheque of the Fresh Funds; or (ii) upon remittance into the Eligible Account when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, or (iii) where such monies or funds paid or credited into Eligible Account with that particular SCBMB’s or SCSB’s branches. The Eligible Account Holder must indicate the amount of Fresh Funds deposited or placed and the Form must be signed by the Eligible Account Holder. The completed Form must be submitted to the branch personnel where the Fresh Funds are deposited or placed.

22. Clients who deposited or placed fresh fund via cheque, Interbank GIRO (IBG) or Instant Transfer needs to walk-in to the Branch to complete the Redemption Form and submit to the branch personnel where the Fresh Funds are deposited or placed.

23. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; or (ii) upon remittance into the Eligible Account when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, or (iii) where such monies or funds paid or credited into Eligible Account, and the monies deposited shall be allocated for six (6) months.

24. Notification shall be given by way of posting on the Bank’s website should the Bank meet its campaign target based on the total campaign allocation (if any), or by such any other manner as determined by the Bank.

25. In the event of joint Account Holders, the Gift shall be delivered to the primary Account Holder’s address as stated in the Bank’s records.

Ref. No. 06082019.2.3.q
26. Monies deposited in other CASA campaigns offering gifts or promotional interest/profit rates will not qualify for participation in this Campaign.

27. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Eligible Account Holders who lost his/her entitlement to the Gift or whose gift/s have been forfeited are not entitled to any payment or compensation.

28. Eligible Account Holders whose Eligible Account are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.

General

29. The Eligible Accounts as defined in Clause 4 are eligible for protection by PIDM.

30. The Bank’s decisions relating to this Campaign are final and binding upon all participants. If any matters, dispute or claim arise which are not covered in these terms and conditions, they will be determined solely by the Bank.

31. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank’s website at sc.com/my.

32. By participating in the Campaign, all participants:
   (i) agree to participate in any interviews or other publicity events required by the Bank;
   (ii) consent for the Bank to disclose or publish their personal information such as their names and identities and any general information that the Bank sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
   (iii) grant the Bank the absolute and unrestricted right to modify, use and/or publish any still or moving image of the participants for any campaign, marketing, commercial or other related purpose, without any payment or compensation.

33. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

34. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the courts of Malaysia.